

Part-time Employees and Substitute Teachers **NON-RETIREES**

New KTRS Membership

As of July 1, 2002 retirement credit will be given in KTRS for Part-time employees and Substitute Teachers.

- **Contribution** – All members contribute 9.855% of compensation on a pre-tax basis. [9.105% is contributed to the member's retirement account and .75% is contributed to the medical insurance fund for retiree medical benefits]
- **Eligibility** - Service credit will be earned for days worked. When 5 years of service credit have been accumulated, a member will be vested in retirement and medical benefits. The service credit multiplier will be 2.0% for the first 9.99 years of service. After 10 years of service, all years of service will be increased to 2.5%.
- **Benefits** -
 - **Retirement benefits** can be received at age 55 with 5 years service or at any age with 27 years service. The benefit increases with each year of service beyond these minimum thresholds.
 - **Medical benefits** - KTRS retirees will be eligible to participate in the Medical Insurance Program.
 - **Survivor benefits** will be available for the spouse and children of qualified members*.
 - **Life insurance benefit** of \$2,000 will be available for qualified members*.
 - **Disability benefit** will be available for qualified members*.
- **Refunds** - Members who do not become vested or who permanently terminate their employment may refund their retirement account plus any accumulated interest. Refunds will be made within 90 days of posting the annual reports from school districts/employers. Annual reports would generally be posted to member accounts in early September with requested refunds then being processed by December.
- Members providing Part-time and Substitute services shall be subject to the same limitations and conditions regarding the accumulation and use of service credit that apply to full-time services.
- **Important** – You and your employer must fill out KTRS form ***F1 – Membership Application*** in order to establish your membership and protect your right to benefits.

*Note: Qualified members working 45 days per year will be eligible for survivor benefits and a life insurance benefit for the balance of the fiscal year and disability benefits under certain conditions. For substitute and part-time members – the survivor benefits and life insurance benefit are provided during the first 44 days if death occurs as the result of a physical injury on the job. The disability benefit is available as a direct result of a physical injury on the job during the five-year vesting period. After vesting, the disability benefit is available upon working 45 days for the balance of that fiscal year in accordance with the regular KTRS disability program.

Please contact KTRS if you have additional questions. Relevant information may be found at our web site at www.ktrs.gov or by calling 1.800.618.1687

*This information is general only and is **not applicable** for retired KTRS members who return to work.*